# PLUM Measures -- DRAFT for Public Comment

**P**

| Definition/Description | Rationale: | Comments and Issues: |
|---|---|---|

### 1  **AvgCredit_Borrower**    ☐ PerfPlan

| Definition/Description | Rationale: | Comments and Issues: |
|---|---|---|
| Average Individual Borrower's Credit (FICO) Score | A negative or low credit rating has become one of, if not the, biggest barrier to accessing the traditional capital markets.  The Fair Isaac and Company (FICO) credit risk models are the most widely used. | In the 1980s, Fair, Isaac and Company worked with the three major credit bureaus to devise a mathematical model to predict the credit risk of consumers based on the data collected from an individual's credit report. Today, the Fair, Isaac (or FICO®) system is the scoring model most widely used by lenders.   The bureaus use different names for their scoring report but they're all based on a FICO model.  (Source = BankRate.com article and information found on the credit bureau sites.) |

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| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortSinglePurch | AHShortSingleRental |
| BusEqty | BusLns | CF_Perm | CF_Short | ConsumerLns |
| CRE_Perm | CRE_Short | Deqty | DownPymtAsst | Micro |
| Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | | |

### 2  **AvgCredit_Business**    ☐ PerfPlan

| Definition/Description | Rationale: | Comments and Issues: |
|---|---|---|
| Average entity borrower's credit score. | See rationale above.  This measure would capture the credit rating of the entity or business rather than the individual. | After research, we are recommending removal of the this measure and only using AvgCredit_Borrower measure for all borrowers.  Reasons include:  1)  Dun & Bradstreet  (D&B) and other business credit agencies don't seem to have a commonly used "score" that can be captured but rather, like a credit report, it lists the credit activity of the business,  2) D&B reports are very expensive and  most CDFIs are probably not using them, and 3) Lenders will likely check the FICO score of the business owner or primary responsible party. |

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| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| CRE_Perm | CRE_Short | Deqty | | |

### 3  **FirstMortgage%**   ☑ PerfPlan

| | | |
|---|---|---|
| % Purchase Mortgages to First-Time Homebuyers. | First-time homebuyers have greater barriers to accessing conventional, low-price mortgage loans. | |

DownPymtAsst          Mrtg_First                    Mrtg_Sub_Purch

### 4  **Fncg%LowInc**   ☐ PerfPlan

| | | |
|---|---|---|
| % financing to low-income individuals. | Low-income people have greater barriers to capital. A low-income targeted population is one of the three eligible target markets under the CDFI certification guidelines.  Other eligible target markets include a defined investment area and an "other targeted population" that lacks access to credit for some reason other than low-income status. | The CDFI Fund's regulation defines low-income using the census "Median Family Income" data.  A low-income family income is less than 80% of the area median income (AMI).   We're developing guidance memo to explain our preferred method of using census county AMI data to capture the income level for all clients. |

BusEqty          BusLns                    Deqty                DownPymtAsst                Micro

Mrtg_First          Mrtg_Sub_Purch          Mrtg_Sub_Repair

### 5  **Fncg%VeryLowInc**   ☐ PerfPlan

| | | |
|---|---|---|
| % financing to very low income.  Very low-income is defined as a household income of less than 50%  of the AMI. | See Fncg%LowInc. | The limit of no more than 50% of AMI is used by four out of five federal program eligibility guidelines reviewed from HUD and USDA.  All address housing and/or rental assistance.  Business loans are purposely excluded from this measure because we assume that anyone applying for a loan greater than $25,000 does not fall into the very low-income definition. |

ConsumerLns          Deqty                    DownPymtAsst          Micro                    Mrtg_First

Mrtg_Sub_Purch          Mrtg_Sub_Repair

**6   FncgHotZone**          ☐ PerfPlan

| % financing in Hot Zones. | The CDFI Fund has developed geographic "Hot Zones" as a tool for identifying those areas which are most economically distressed.  Based on census data both "Economic Development Hot Zones" and "Housing Hot Zones" use some combination of median income, poverty, unemployment rate, population size and housing cost.  The details are available at http://cdfifundhelp.gov. | The Hot Zones target geographic areas but does not address needy populations.  A low score on this measure can be offset by a high score in Fncg%LowInc, Fncg%VeryLowInc, & Fncg%Target Market to show that while the CDFI may not be serving the most geographically distressed area in the country, it is serving a large percentage of its target market.  Again, this is either a defined geographic investment area, a low-income targeted population, or some other targeted population lacking access to capital. |
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| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
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| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| ConsumerLns | CRE_Perm | CRE_Short | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

**7   FncgMinority%**          ☐ PerfPlan

| % Financing to minorities. | Several studies have shown that minorities have greater barriers to traditional capital sources. | Race and ethnicity categories were revised by OMB in 1997.  See summary at http://www.census.gov/population/www/socdemo/race/racefactcb.html.  The Fund will use the same "minority" definition as census, essentially all non-White. See census site on Minorities at http://www.census.gov/pubinfo/www/hotlinks.html. Includes Black/African American, Hispanic, Asian/Pacific Islander,  and American Indian or Alaska Native.  Add "Some Other Race" per OMB summary. |
|---|---|---|

| BusEqty | BusLns | ConsumerLns | Deqty | DownPymtAsst |
|---|---|---|---|---|
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

**8   FncgMinorTract%**          ☐ PerfPlan

| % financing in minority census tracts.  Defined as a tract in which less than 50% of the population is identified as white. | HMDA data and studies on redlining and other practices in the traditional financing industry have shown that minority tracts have greater access to capital barriers.  Since our Hot Zone definitions do not include any race or ethnicity tract standards this measure is needed to identify those CDFIs investing in minority census tracts. | This measure is used as a way to identify whether the ultimate beneficiaries of certain investment projects are minority.   These projects include affordable housing, community facilities, and commercial real estate.  For these investment projects the race of the beneficiary is more important than the race of the borrower. |
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| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
|---|---|---|---|---|
| AHShortSingleRental | CF_Perm | CF_Short | CRE_Perm | CRE_Short |

**9   FncgStartup%**   ☐ PerfPlan

| % financing to startups.  A startup is a business that has been in operation for less than 12 months. | Businesses in the startup stage have greater barriers to capital. | "Number of start-up clients," is one of the 50 performance measures developed by Microtest, the key collaborative within the U.S. microenterprise development industry.  The definition matches the one used by NCCA (National Community Capital Association), a key trade group within the CDFI industry.  Microtest guidance suggests that a business is in operation, or called a business, when it has made sales or when the owner has taken steps to formalize the business.  Steps can include obtaining a license or retail sales tax number, opening a business checking account, or some other step to formalize the business. |
|---|---|---|

| BusEqty | BusLns | Deqty | Micro |
|---|---|---|---|


**10   FncgTargetMarket%**   ☐ PerfPlan

| % Financing to Target Market. | While Hot Zones were defined to identify the most economically distressed areas of the country, our programs have always required that CDFIs identify a target market, and show that at least 60% of its activities are directed towards serving this target market.  Target market can be either a geographic investment area, a low-income targeted population, or other population with a demonstrated lack of access to capital. | This measure will be captured with a field in the transaction level data. |
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| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
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| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| ConsumerLns | CRE_Perm | CRE_Short | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

**11   FncgWomen%**   ☐ PerfPlan

| $ financing to women.  A woman-owned business is more than 50% owned or controlled by women. | Studies have shown that women lack access to capital. | Number of women clients is included as a Microtest performance measure.  Transaction level "Sex of Investee" field will include options for Male, Female, and Both.  Both will be used for those transactions where loan/investment is equally shared between male(s) and female(s). |
|---|---|---|

| BusEqty | BusLns | ConsumerLns | Deqty | DownPymtAsst |
|---|---|---|---|---|
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

### 12 **HotZoneDepositor%** ☐ PerfPlan

| % of depositors residing in Hot Zones. | This measure will capture a depository CDFI's ability to provide savings products to residents of the most distressed areas in the country. | The Fund recognizes that CDFIs often intentionally attract capital from social investors outside distressed markets in order to capitalize their investment pool. However, we believe that those CDFIs that have a higher % of depositors in hot zones should score higher because they are supplying a financial service need to the most economically distressed geographic areas.  This measure requires further research.  It's unclear if banks and credit unions will be able to provide a list of their depositors' zipcodes. |

Accts_Ckg                Accts_Savg


### 13 **HsgDevt_Per$Investe** ☑ PerfPlan

| # of Affordable Housing units developed per $ invested in the total project. | See "Required Rate of Impact" in Interpretive Notes. | See "Required Rate of Impact" in Interpretive Notes. |

AHPermMultiPurch         AHPermMultiRental         AHPermSingleRental      AHShortMultiRental         AHShortSinglePurch
AHShortSingleRental


### 14 **HsgRehab_Per$Invest** ☐ PerfPlan

| # of Affordable Housing units rehabbed or where affordability was preserved, per $ invested in the total project. | See "Required Rate of Impact" in Interpretive Notes. | Note for all affordable housing product references: There are a few rare cases where CDFIs have made equity investments in affordable housing projects.  All of the products listed for this and all measures in the PLUM system are assumed to be loans only.  The equity investment data will be available for analysis, however.  If this activity increases significantly we can add another product or measure in the future to rate this activity. |

AHPermMultiPurch         AHPermMultiRental         AHPermSingleRental      AHShortMultiRental         AHShortSinglePurch
AHShortSingleRental

**15 InnovIndic** ☐ PerfPlan

| Innovation Indicator: % of loans closed that are subordinate, require limited collateral, or require limited equity injection. | This measure identifies those CDFIs developing innovative products and/or services to reach those borrowers lacking access to credit. | To identify innovation the transaction level data will collect underwriting criteria including "value of collateral," and "equity injection" for business loans. We can then compare the data to common practices within the traditional financing industry. For example, SBA usually requires a 20% equity injection. |

| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| ConsumerLns | CRE_Perm | CRE_Short | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

**16 Jobs_Per$Invested** ☑ PerfPlan

| # FTE (Full-Time Equivalent) jobs created or maintained per $ invested in microenterprises and businesses. | Job creation is an important element of economic development. Total number of jobs is a key measure within the Fund's performance plan. | See "Required Rate of Impact" in Interpretive Notes. |

| BusEqty | BusLns | Deqty | Micro |

**17 MortgagePurchase_P** ☑ PerfPlan

| # of homebuyers purchasing a home per $ invested in home purchasing. | Many of the housing CDFIs focus exclusively on homeownership access for low-income people. | See "Required Rate of Impact" in Interpretive Notes. |

| DownPymtAsst | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair |

**18 MortgageRehab_Per$I** ☑ PerfPlan

| # of homeowners improving or rehabilitating a home per $ invested in mortgage rehabilitation. | See "Required Rate of Impact" in Interpretive Notes. | Feedback from the industry: We might want to define the impact based on a rehab loan that results in the house being brought up to the acceptable housing code standards for the area. Otherwise there's too much variety in rehab lending to compare them across different lenders. That suggestion would require more documentation by CDFIs doing rehab loans. |

Mrtg_Sub_Repair

**19  RealEstate_Feet_Per$**  ☑ PerfPlan

| # of square feet of commercial real estate acquired, developed, or rehabilitated per $ real estate loans closed | See "Required Rate of Impact" in Interpretive Notes. | See "Required Rate of Impact" in Interpretive Notes. |
|---|---|---|

| CF_Perm | CF_Short | CRE_Perm | CRE_Short |
|---|---|---|---|


**20  SalesIncr%**  ☐ PerfPlan

| % Increase in gross business sales. | Measures whether the CDFI's financial and technical assistance is supporting sustainable businesses and whether surviving businesses are growing. | This measure is particularly important for the microlending industry where the failure rate of businesses is extremely high.  It's not included in Microtest measures but we will develop sample survey form to help CDFIs capture this data after investments are closed. |
|---|---|---|

| BusEqty | BusLns | Deqty | Micro |
|---|---|---|---|


**21  TargetedFin'lProducts**  ☐ PerfPlan

| Does the depository CDFI provide IDAs, First Accounts, remittance programs, check-cashing for non-members, or other financial services specifically targeted to those who lack access to traditional financial services. | Measures whether depository CDFIs are responding to the financial service needs of customers who lack access to services at traditional institutions.  Also measures ability of CDFI to counter payday lending, checkcashing, and other wealth-stripping products popular in low-income communities. | Other possible additions to definition: 1) Acceptance of the matricula consular (an identification card issued by the Mexican consulate to individuals of Mexican nationality) as ID for opening an account and 2) Offering a Payroll card, Stored Value Card, or other direct deposit /ATM access option for non-accountholders.  See P measure "UnbankedOpened#%" for more info. |
|---|---|---|

| Accts_Ckg | Accts_Savg |
|---|---|

## 22 **TargetedLoanProduct** ☐ PerfPlan

| Does the depository CDFI offer consumer loan products targeted to low-income and other populations lacking access to capital. Examples include credit-builder loans, payday alternative loans, and consumer loans that are actually used for business or microenterprise development. | Measures whether depository CDFIs are responding to the unique needs of borrowers lacking access to investment capital from traditional institutions.  Also measures microenterprise lending activity of credit unions that classify that activity as consumer lending. | |

BusEqty                BusLns                ConsumerLns                DownPymtAsst

## 23 **UnbankedOpened#%** ☐ PerfPlan

| % of new accounts opened by individuals who didn't have an account at an insured credit union or an insured depository institution at the point of opening an account with the CDFI depository. | Measures depository CDFI success in reaching the unbanked. | We're using same definition of  "Unbanked" as First Accounts legislation.  Read article re innovative outreach move by  some banks to help reach Hispanic immigrant populations.  They accept the matricula consular, an ID card issued by the Mexican consulate, as acceptable ID for opening an account. See http://www.frbatlanta.org/invoke.cfm?objectid=DCEAF6B5-A465-4351-8CBA78001969FA47&method=display. |

Accts_Ckg                Accts_Savg

# L

| Definition/Description | Rationale: | Comments and Issues: |

## 24 **CurrentRatio** ☐ PerfPlan

| Current Ratio:  Current Assets/Current Liabilities.  Current refers to assets and liabilities which can be converted to cash within the next year (12 months). | Indicates asset-liability matching and whether an organization has sufficient resources to cover its current obligations to its sources of borrowed capital. | |

| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
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| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| ConsumerLns | CRE_Perm | CRE_Short | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

## 25  **NetAsset%**  ☐ PerfPlan

| Net Asset Ratio: (Net Assets or Equity / Total Assets).  Net Assets is the term used for non-profits while Equity is the term for for-profit entities. | Measures the organization's financial strength and whether it has sufficient equity to cover unexpected losses. | |

| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
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| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| ConsumerLns | CRE_Perm | CRE_Short | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

## 26  **NetRevenue**  ☐ PerfPlan

| Total Income or Revenue minus total pretax expenses.  For non-profits it should appear on the "Statement of Activities" as total income (earned income plus contributed income) minus total expenses.  For for-profits it appears on the Income and Expense Statement as total "revenue" minus total pre-tax expenses. | Net Income measures whether an organization has the resources to pay its annual operating expenses. Trends in Net Income are an indicator of the financial solvency of an organization. | |

| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
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| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| ConsumerLns | CRE_Perm | CRE_Short | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

## 27  **OpLqdty**  ☐ PerfPlan

| Operating Liquidity Ratio: (Unrestricted Cash and Cash Equivalents)/(25% of Total Pre-Tax Expenses). | Measures whether an organization has sufficient operating reserves on hand to cover its expenses for at least three months. | |

| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
|---|---|---|---|---|
| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| ConsumerLns | CRE_Perm | CRE_Short | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

**28  Self-Sufficiency%**  ☐ PerfPlan

| Self-Sufficiency Ratio:  Total Earned Income/Total Pre-Tax Expenses. | Measures the extent to which an organization is covering its annual expenses through internally generated sources rather than through grants or other contributions. | |
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| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
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| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| ConsumerLns | CRE_Perm | CRE_Short | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

# U

| Definition/Description | Rationale: | Comments and Issues: |
|---|---|---|

**29  Deployment%**  ☐ PerfPlan

| Deployment Ratio:  (Total Loans and Equity Investments Outstanding + Total Commitments)/Total Lending and Investing Assets) | Measures the extent to which investing capital (both restricted and unrestricted) is actually deployed in loans or equity investments, and serves as an indicator of how aggressive an organization has been in using its available capital. | |
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| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
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| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| ConsumerLns | CRE_Perm | CRE_Short | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

**30  LoanLossReserve%**  ☐ PerfPlan

| Loan Loss Reserve Ratio:  (Total Loan Loss Reserves/Total Loans Outstanding) | Measures the percentage of the organization's total outstanding loan portfolio that it assumes it may lose. | We are considering changing this measure to more accurately measure whether a CDFI is setting aside enough reserves based on its historical loss record. The current measure only focuses on a CDFIs reserves compared to another CDFI's reserves who provides the same lending products.  Argument for change:  Even if most CDFIs reserve 10% for business loans, a 5% reserve may be appropriate for a CDFI that has never lost more than 5% of loans doing the same type of lending.  Therefore that CDFI should not receive a lower score just for having a lower reserve than its peers. |
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| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
|---|---|---|---|---|
| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| ConsumerLns | CRE_Perm | CRE_Short | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

**31  NetLoanLoss%**   ☐ PerfPlan

| Net Loan Loss Ratio:  (Net Write-Offs / Total Loans Outstanding) | | Measures the percentage of the total outstanding loan portfolio that is actually written-off. | | |
|---|---|---|---|---|
| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| ConsumerLns | CRE_Perm | CRE_Short | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

**32  Portf_90orMore**   ☐ PerfPlan

| Portfolio 90 Days or More Past Due / Total Loan Portfolio Outstanding | | Measures the percentage of the total loans outstanding that are past due 90 days or more.  This ratio measures the riskiness of the portfolio by identifying those loans that are at risk of being uncollectible. | | |
|---|---|---|---|---|
| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| ConsumerLns | CRE_Perm | CRE_Short | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

# M

Definition/Description                     Rationale:                              Comments and Issues:

**33  Loan#/LendingStaff**   ☐ PerfPlan

| # of Loans Closed per FTE Dedicated to Lending/Investing | | Measures the productivity of the organization's loan/investment staff. | | |
|---|---|---|---|---|
| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| ConsumerLns | CRE_Perm | CRE_Short | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

### 34  Staff_AllTurnover   ☐ PerfPlan

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|---|---|---|
| Rate of Staff Turnover: (# of Employees Terminating During the Year for Any Reason / # Employees at the Beginning of the Year) | High staff turnover may be a sign of management problems.  While the changes may trigger improved management in the future this measure acknowledges that multiple staff changes create instability for the organization in the year of the change. | |

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| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| ConsumerLns | CRE_Perm | CRE_Short | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

### 35  Staff_KeyResumes   ☐ PerfPlan

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|---|---|---|
| Key Staff and Board Chairman Resumes.  Key staff positions include the Executive Director or equivalent, Chief Financial Officer or equivalent, and Chief Loan Officer or equivalent.   Key board members include President or Chair and Chair of the Loan or Investment Committee. | Determines the extent to which the backgrounds, education, and prior work experience are relevant to the roles and responsibilities of key staff and board members of a CDFI. | Data will be created from either a resume review by staff analysts or a series of targeted questions to the CDFI in the annual survey.   Their responses will be subject to  audit during reviews by Compliance and Monitoring staff. |

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|---|---|---|---|---|
| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| ConsumerLns | CRE_Perm | CRE_Short | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

### 36  Staff_KeyTurnover   ☐ PerfPlan

| | | |
|---|---|---|
| Rate of Key Staff Turnover:  (# of Key Staff Terminating During the Year for Any Reason / # Key Staff at the Beginning of the Year).  Key staff positions include the Executive Director or equivalent, Chief Financial Officer or equivalent, and Chief Loan Officer or equivalent. | Key staff turnover often creates instability within an organization in the year of the turnover.  This measure acknowledges that the organization may need at least one year to rebalance after a key staff change. | |

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| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| ConsumerLns | CRE_Perm | CRE_Short | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

**37  SuccessionPlan**  ☐ PerfPlan

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|---|---|
| Is there a board approved or written succession plan in place?  This measure will only be used for organizations that have been in existence for three years or more. | Determines whether or not the organization has taken the appropriate steps to plan for key staff departures so that should such departures occur, it will cause minimal disruption to business operations. |

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|---|---|---|---|---|
| AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental | AHShortMultiRental | AHShortSinglePurch |
| AHShortSingleRental | BusEqty | BusLns | CF_Perm | CF_Short |
| ConsumerLns | CRE_Perm | CRE_Short | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |

**38  TechnologyAdoption**  ☐ PerfPlan

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|---|---|
| To be defined, this will measure the organization's level of technology adoption to handle appropriate tasks such as investment tracking and reporting, internal and external communication, and Internet usage including website development. | Technology adoption impacts the level of efficiency an organization can achieve in customer service, production levels, and other success factors. |

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|---|---|---|---|---|
| Accts_Ckg | Accts_Savg | AHPermMultiPurch | AHPermMultiRental | AHPermSingleRental |
| AHShortMultiPurch | AHShortMultiRental | BusEqty | BusLns | CF_Perm |
| CF_Short | ConsumerLns | CRE_Perm | Deqty | DownPymtAsst |
| Micro | Mrtg_First | Mrtg_Sub_Purch | Mrtg_Sub_Repair | |